

Exhibit 51

Costanzo, Craig D**MAP 2 2021: Performance Appraisal**

Lead Security Investigator

Organization: UNPSS - SIU - 34 (William Newport (Inherited))
(inactive)

Manager: Chester Janik (Retired)

Location: NY Buffalo (Field) - JPS

Evaluated By: Chester Janik (Retired)

07/01/2021 - 12/31/2021

Overall**Manager Overall Evaluation****Rating:** 4.7

Comment: Craig Costanzo is a highly motivated and experienced Investigator. He exceeds the basic goals and standards that have been previously determined by SIU. His reports are concise, well written and submitted in a timely manner. He excels at time management. He is the asset that GEICO SIU can rely on to perform above and beyond, while maintaining the highest level of integrity. Listed below are the results as they relate to the 2019 Performance Goals.

Adj Productivity – 4.31

Tip – 5.00

Investigative Activities – 4.5

File Quality – 4.77

Craig's investigations have contributed to a Fraud Payment Avoidance of \$1,200,890.

Craig's score card rating is 4.7 (Very Good) for 2021.

Associate Overall Evaluation**Comment:****Goals****TIP (hours)****WEIGHT** 15%**Rating** **Goal**

1	20.1
2	15.01
3	15
4	10
5	5

Inv. Activities**WEIGHT** 15%**Rating** **Goal**

1	114.99
2	115
3	156

4	197
5	238

File Quality

Must meet case report quality guidelines. Measured as percent of files satisfactory. Includes regional and CHO audit results

WEIGHT	30%
Rating	Goal

1	90.3
2	90.31
3	93.2
4	97.8
5	100

Closed Cases/Productivity

Average monthly adjusted productivity ratio

WEIGHT	40%
Rating	Goal

1	28.99
2	29
3	33
4	37
5	41

Weight: 100

Manager Evaluation

Rating: 4.7

Comment: Craig Costanzo has provided thorough claim investigations in the Syracuse, New York area. He represents GEICO Insurance in a professional and courteous manner. His reports are concise and comply with all investigative instructions. Craig works well with all the other GEICO SIU Field Investigators, attending all Team meetings. In August of 2019 Craig was promoted to a Grade 66 Lead Investigator. The following metrics outlines Craig's performance over the 2021 calendar year.

1. Adj Productivity – 38.6
2. TIP – 4.37 per month
3. Investigative Activities – 237 per month
4. File Quality- 99.0%
4. Score Card rating – 4.71

Craig Costanzo's reputation and investigative work ethic has propelled him into becoming the main GEICO SIU contact for his area. Craig has developed a good working relationship with the area AD Adjusters and communicates very well with all the Claims Examiners involved with his investigations. He has continued a good working relationship with the area NICB Agent, Law Enforcement and State Fraud Bureau Investigators.

In 2021 COVID-19 restrictions required Craig to perform EUO telephonically and utilize web-ex as an additional communication tool.

Associate Evaluation

Comment: Tip

July	1.75	5
August	2.72	5
September	3.5	5
October	1.52	5
November	4.45	5
December	1.18	5

I was able to achieve the highest rating of 5 for each month by stopping my other work as soon as practical and making the tip.

Investigative Activities

July	252	5
August	248	5
September	229	4.78
October	183	3.66
November	208	4.27
December	168	3.29

This was a challenging goal. Initially I conducted unnecessary, inefficient, and costly activities just to achieve the highest rating. After being instructed that unnecessary activities were not wanted, then I was not able to achieve the highest rating. Each case determined what activities were necessary and attempting to achieve the highest rating was often in conflict with efficiently completing the investigation via completing only the needed activities. The number of activities were also contingent on the number of a cases assigned each month, the more cases, the more activities, a number that I had no control over.

File Quality

July	100	5
August	94	3.17
September	100	5
October	100	5
November	100	5
December	100	5

For the first time since my probationary time, I failed a case for quality. I did not understand a change required for SICM entries of activities used for tracking activities. I completed an additional database search on the insured vehicle and classified it as a database search. I was corrected as under the new rules, we were only able to list one database search for each vehicle and had to correct the entry to a general note. After being made aware of my mistake, I made sure that I did not make the same mistake twice and was able to achieve 100 percent for the following months.

Closed Cases/Productivity

July	57.3	5
August	41.8	5
September	46.3	5
October	42.1	5
November	40.4	4.85
December	26.8	1.92

This was a challenging goal, as I did not have control over the number of cases assigned. I achieved the highest rating in four of the six months. To achieve the highest rating of 5, I had to close 41 cases. In November I was assigned 40 cases and in December I was assigned 30 cases. I was not assigned enough cases in the two-month period to achieve the required 41 cases required to achieve the highest rating. Therefore, my overall rating was significantly decreased.

Section Summary

Manager Evaluation

Rating: 4.7